

Application No.: 09/896,438  
Response to Office Action of February 8, 2007

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Docket No.: 324212007700

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REMARKS

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Claims 20-35 were previously under consideration. Claims 20-35 were rejected. By virtue of this response, no claims are cancelled, claims 20-26, 28, 31-35 are amended, and no new claims are added. Accordingly, claims 20-35 are currently under consideration. Amendment of subject matter is not to be construed as an abandonment of any subject matter. No new matter is added by virtue of these amendments.

Claim Rejections Under 35 USC §103

Claims 20-35 are rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Freishtat (US Patent 6,317,783) (hereinafter "Freishtat") in view of Official Notice and Haverstock (US Patent 6,343,607).

Claim 20

Freishtat discloses a stand-in system where "[t]he system requests [from an end user] the verification data necessary for accessing each selected PI [Personal Information] provider." (Freishtat, 6:65-7:2). As such, Freishtat is like the stand-in system described in the background of the present application at page 2, line 4 – page 3, line 7. In a stand-in system, the portal obtains user-institution authentication data and uses that user-institution authentication data to retrieve user data from the institution.

By contrast, claim 20 is to a portal system comprising a web page means for presenting to the user a link to an institution server, the link provides to the institution server an identification of the user at the portal server, and enables the user to authenticate itself with the institution server based upon user-institution authentication data. This authentication by the user at the institution server results in authorization of the portal system to receive user data from the institution on behalf of the user. Thereafter, the portal system can authenticate with the institution using portal-institution authentication information, which is different from the user-institution authentication information, and retrieve user data. A result of claim 20 is that the user need not provide

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information sufficient for the portal to "stand-in" for the user at the institution, which can help protect the user account at the institution from unauthorized activity.

The express recitation in the claims that the portal-institution authentication information and the user-institution authentication information were not the same information was an aspect that the Examiner thought should be clarified in view of his broadest reasonable claim interpretation and how he considered this broadest reasonable claim interpretation in view of the prior art. Applicants view this amendment as expressing what previously may have been, under a broadest reasonable interpretation, implicit: that the portion of a portal provider accessing user information at an institution, according to the present claims, should not possess sufficient authentication information to "stand-in" for a user, and as such, the user-institution authentication in this embodiment differs in at least one aspect from the portal-institution authentication information. This is not a concession however that aspects merely tangentially related to this consideration are not within the scope of equivalents of the claim limitations.

Haverstock was discussed at some length in previous rejections, and appears to primarily concern providing a security module that controls access to documents within a system, where that security module assigns priority levels to users, such that the priority levels can control what users have access to what documents. (See Haverstock Abstract.) Applicants respectfully submit that Haverstock does not disclose or suggest a portal system according to claim 20, or the limitations of claim 20, which are not disclosed by Freishtat, as described above.

The Official Notice related to presentation of "user-specific" links in a web page as being known in the art. The Applicants understand that this Official Notice related to what the Examiner considered to be within the broadest reasonable meaning of a "user-specific" link, and as such would not be applicable to claim 20, as currently amended, which does not include this term.

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In view of the above, Applicants respectfully submit that claim 20 is non-obvious over the proposed combination of Freishtat, Official Notice, and Haverstock, and request allowance thereof.

Claims 21-25

Claims 21-25 depend from claim 20 and Applicants submit that they are allowable at least by virtue of that dependency.

Claim 26

Claim 26 is to a computer readable medium storing instructions for a method to be implemented at an institution server. The method includes accepting a connection at an institution server, the connection initiated by a user following a link from a portal, the link including a user identification, and responsively to the connection, enabling the user to authenticate with the institution server using user-institution authentication data. After authentication, the method includes associating the user identification with the portal and servicing a request by the portal, after authenticating the portal using portal authentication data, by providing, to the portal, data of the user at the institution. Claim 26 was amended to clarify that the user-institution authentication data and the portal authentication data are not the same data.

As such, claim 26 relates to an institution method that would correspond with the portal system of claim 20. As described above with respect to the system claim 20, none of Freishtat, the Official Notice, and Haverstock disclose the user authentication and portal authentication methodology of claim 26, where a user authenticates a portal to receive user data at an institution without providing user-institution authentication data to the portal system. Applicants therefore submit that claim 26 is patentable over the art of record, and request allowance thereof.

Claims 27-30

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Claims 27-30 depend from claim 26, and Applicants submit that they are allowable at least by virtue of that dependency.

Claim 31

Claim 31 is to a computer program product comprising program code for a portal system method. In claim 31, the user authenticates with the portal using user-portal authentication information, the portal provides the user a link to an institution server so that the user can link to the institution server, and authenticate using user-institution authentication information. This user-institution authentication results in authorization of the portal system to receive user data on behalf of the user. In order to receive the data, the portal authenticates with the institution using portal-institution authentication information, which is different from the user-institution authentication information.

As discussed with respect to claim 20, Freishtat discloses a "stand-in" portal system where the portal obtains user-institution authentication data from a user and impersonates the user to obtain information from the institution, which is different from the present claim, as introduced with respect to claim 20. Haverstock was described above. Applicants respectfully submit that the proposed combination does not disclose or suggest all the limitations of claim 31, and request allowance thereof.

Claims 32-35

Claims 32-35 depend from claim 31 and Applicants submit that they are allowable at least by virtue of that dependency.

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**CONCLUSION**

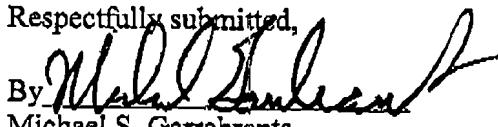
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In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 324212007700. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: April 30, 2007

Respectfully submitted,

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